

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Eric L Carter
Rachel A Carter
Debtors

Case No. 12-02912-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: PRadginsk
Form ID: 3180W

Page 1 of 2
Total Noticed: 51

Date Rcvd: Oct 27, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2016.

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4106801
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+Eric L Carter, Rachel A Carter, 4 Deep Pond Court, New Freedom, PA 17349-9301
#+Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412
+Aspen Dental, 1101 Carlisle Rd., York, PA 17404-4939
+Country Door, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
+Credit Bureau Of York, 33 S Duke St, York, PA 17401-1485
+District Court 19-2-03, Honorable D.J. Daniel B. Garber, 390 East Berlin Road, York, PA 17408-8700
+Figi's Inc, Attn: Recovery Operations, PO Box 7713, Marshfield WI 54449-7713
+Figis Inc, 3200 S Central Ave, Marshfield, WI 54404-0002
+Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
+Ginny's, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
+Ginnys, 1112 7th Ave, Monroe, WI 53566-1364
+Hanover Health Corporation, 100 Kindig Ln., Suite 4, Hanover, PA 17331-1740
+Kenneth Burch, 2387 Carlisle Rd, York, PA 17408-4007
+Marinerfin, 2528 Eastern Blvd., York, PA 17402-2902
+Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
+National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
+Paul J. Klemm, Esq., 425 Eagle Rock Ave., Roseland, NJ 07068-1717
+Pro Credit Solutions, PO Box 582, Greensburg, PA 15601-0582
+Ra Rogers Inc Coll C, 2135 Espey Ct, #7, Crofton, MD 21114-2442
+Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426
+Security Credit Service, 2653 W Oxford Loop, Oxford, MS 38655-5442
+Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364
+Seventh Avenue, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
+Stanton Lebouitz, 1936 Powder Mill Rd., York, PA 17402-4744
+Thomas Maher, Esquire, P.O. Box 582, Greensburg, PA 15601-0582
+Through The Country Do, 1112 7th Ave, Monroe, WI 53566-1364
+U.S. Bank NA, successor trustee to Bank, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412
+U.S. Bank NA, successor trustee to Bank, Serviced by Select Portfolio Servicing,, 3815 South West Temple, Salt Lake City, UT 84115-4412,
U.S. Bank NA, successor trustee to Bank, Serviced by Select Portfolio Servicing,
4177242 U.S. Bank National Association, et al, JPMORGAN CHASE BANK, N.A., 3451 VISION DRIVE, OH4-7133, COLUMBUS, OH 43219
+Wellspan Health, 1001 S. George St., York, PA 17403-3676
+Wellspan Medical Group, 1803 Mt. Rose Ave, Suite B3, York, PA 17403-3051
+Yorktowne Urology, 2350 Freedom Way, York, PA 17402-8265

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr
4141571
4112256
4106802
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4112866
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4750753
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EDI: RECOVERYCORP.COM Oct 27 2016 18:48:00 Recovery Management Systems Corporation, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
EDI: AIS.COM Oct 27 2016 18:48:00 American InfoSource LP as agent for, InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
EDI: AIS.COM Oct 27 2016 18:48:00 American InfoSource LP as agent for, WellSpan Health, as assignee of YORK HOSPITAL, PO Box 248838, Oklahoma City, OK 73124-8838
+E-mail/Text: banko@berkscredit.com Oct 27 2016 18:50:13 Berks Credit & Colle, Po Box 329, Temple, PA 19560-0329
+EDI: CAPONEAUTO.COM Oct 27 2016 18:48:00 Capital One Auto Finan, 3901 Dallas Pkwy, Plano, TX 75093-7864
+EDI: AISACG.COM Oct 27 2016 18:49:00 Capital One Auto Finance (CODB), c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
+E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 27 2016 18:44:02 Capital One Auto Finance (CODB), c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
+EDI: AISACG.COM Oct 27 2016 18:49:00 Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
+E-mail/PDF: acg.acg.ebn@americaninfosource.com Oct 27 2016 18:44:02 Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
+EDI: BLUESTEM.COM Oct 27 2016 18:48:00 Cit/Phut, 6250 Ridgewood Road, St Cloud, MN 56303-0820
+E-mail/Text: baugherj@hanoverhospital.org Oct 27 2016 18:50:10 Hanover Hospital, 300 Highland Ave., Hanover, PA 17331-2203
+E-mail/Text: ebn@heritagevalleyfcu.org Oct 27 2016 18:50:39 Heritage Valley Fcu, 2400 Pleasant Valley Rd, York, PA 17402-9624
EDI: JEFFERSONCAP.COM Oct 27 2016 18:49:00 Jefferson Capital Syst, 16 Mclelland Rd, Saint Cloud, MN 56303
EDI: JEFFERSONCAP.COM Oct 27 2016 18:49:00 Jefferson Capital Systems LLC, PO BOX 7999, SAINT CLOUD MN 56302-9617
+EDI: CHASE.COM Oct 27 2016 18:48:00 JP Morgan Chase, 7255 Baymeadows Way, Jacksonville, FL 32256-6851
+EDI: RESURGENT.COM Oct 27 2016 18:48:00 Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4106819 +EDI: MID8.COM Oct 27 2016 18:48:00 Midland Funding, 8875 Aero Dr Ste 200,
San Diego, CA 92123-2255
4117681 EDI: RECOVERYCORP.COM Oct 27 2016 18:48:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
4106825 +EDI: SEARS.COM Oct 27 2016 18:48:00 Sears/Cbna, Po Box 6189, Sioux Falls, SD 57117-6189
4106828 +E-mail/Text: cop@santander.us Oct 27 2016 18:50:16 Sovereign Bank, 101 S. George Street,
York, PA 17401-1409
4106832 +EDI: WFFC.COM Oct 27 2016 18:48:00 Wells Fargo Bank, 1250 Montego Way,
Walnut Creek, CA 94598-2875

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group,
P.O. Box 201347, Arlington, TX 76006-1347
cr* +Midland Credit Management, Inc., 2365 Northside Drive Suite 300, San Diego, CA 92108-2709
cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
4106805 ##+Commercial Acceptance, 2 W Main St, Shiremanstown, PA 17011-6326
4116765 ##+Mariner Finance, LLC, 3301 Boston St, Ste 201, Baltimore, MD 21224-4979
4112412 ##+Rjm Acquisitions LLC, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
4106835 ##+West Bay Acquisitions, 1540 Pontiac Ave Ste A, Cranston, RI 02920-4472

TOTALS: 0, * 3, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 29, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Deirdre Sullivan on behalf of Joint Debtor Rachel A Carter Dsullivera@gmail.com,
DeirdreSullivanEsquire@gmail.com
Deirdre Sullivan on behalf of Debtor Eric L Carter Dsullivera@gmail.com,
DeirdreSullivanEsquire@gmail.com
Joshua I Goldman on behalf of Creditor U.S. Bank National Association, as Trustee, successor
in interest to Bank of America, National Association as Trustee as successor by merger to
LaSalle Bank National Association, as Trustee for Certif bkgroupp@kmlawgroup.com,
bkgroupp@kmlawgroup.com
Matthew Christian Waldt on behalf of Creditor U.S. Bank NA, successor trustee to Bank of
America, NA, successor in interest to LaSalle Bank NA, on behalf of the registered holders of
Bear Stearns Asset Backed Securities I Trust 2006-HE8, Asset-Ba mwaldt@milsteadlaw.com,
bkecf@milsteadlaw.com
Milsteand and Associates, LLC on behalf of Creditor U.S. Bank NA, successor trustee to Bank
of America, NA, successor in interest to LaSalle Bank NA, on behalf of the registered holders of
Bear Stearns Asset Backed Securities I LLC, Asset-Backed dlipow@milsteadlaw.com,
bkecf@milsteadlaw.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 Eric L Carter
First Name Middle Name Last Name

Debtor 2 Rachel A Carter
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1079**

EIN --

Social Security number or ITIN **xxx-xx-2051**

EIN --

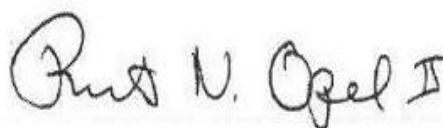
United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:12-bk-02912-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Eric L Carter

Rachel A Carter

**By the
court:**October 27, 2016Honorable Robert N. Opel
United States Bankruptcy Judge

By: PRadginsk, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.